

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: ROBERT C. HOWARD	§	Case No. 1:14-bk-00725
ELISA A. HOWARD	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/24/2014.
- 2) The plan was confirmed on 04/15/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/08/2016, 02/04/2016, 11/03/2016, 11/28/2016.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/02/2015, 08/09/2016.
- 5) The case was dismissed on 08/21/2017.
- 6) Number of months from filing or conversion to last payment: 41.
- 7) Number of months case was pending: 42.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 18,744.44	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 18,744.44

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 12,317.38	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 971.87	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 13,289.25
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN M HYAMS ESQUIRE	Lgl	0.00	9,526.00	14,026.00	12,317.38	0.00
DISCOVER	Uns	4,917.00	4,917.00	4,917.00	0.00	0.00
SUNTRUST BANK	Sec	19,227.00	19,299.19	19,299.19	5,299.34	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	0.00	0.00	0.00	0.00
JERSEY SHORE STATE BANK	Uns	1,500.00	1,506.66	1,506.66	0.00	0.00
JERSEY SHORE STATE BANK	Sec	74,088.00	73,292.10	0.00	0.00	0.00
GEISINGER MEDICAL CENTER	Uns	13,709.22	13,915.06	13,915.06	0.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	0.00	25,227.99	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	0.00	8,635.78	8,635.78	0.00	0.00
GEISINGER MEDICAL CENTER	Uns	0.00	13,915.06	0.00	0.00	0.00
OLIPHANT FINANCIAL	Uns	0.00	2,297.18	2,297.18	0.00	0.00
VATIV	Uns	0.00	5,019.04	5,019.04	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	5,137.35	5,137.35	0.00	0.00
AT&T MOBILITY	Uns	0.00	1,092.28	1,092.28	0.00	0.00
CAROLINA MEDICAL CENTER	Uns	418.10	179.37	179.37	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	660.28	660.28	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	0.00	1,077.29	1,077.29	0.00	0.00
JPMORGAN CHASE BANK	Sec	0.00	3,607.80	0.00	0.00	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
QUANTUM3 GROUP, LLC	Uns	363.00	363.02	363.02	0.00	0.00
AMERICAN INFOSOURCE LP	Uns	176.00	231.82	231.82	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,381.00	1,381.38	1,381.38	0.00	0.00
S&T BANK	Sec	2,316.00	2,193.65	0.00	0.00	0.00
BANK OF AMERICA	Sec	197,725.00	206,857.93	0.00	0.00	0.00
FEDLOAN SERVICING	Uns	23,311.00	24,608.17	24,608.17	0.00	0.00
CAPITAL ONE BANK	Uns	1,230.00	1,230.29	1,230.29	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	2,266.88	2,266.88	0.00	0.00
AMERICAN INFOSOURCE	Uns	286.20	286.20	286.20	0.00	0.00
MUNICIPAL SCHOOL INCOME	Pri	0.00	155.85	155.85	155.85	0.00
CABARRUS EMERGENCY		55.60	NA	NA	0.00	0.00
CBCS		558.99	NA	NA	0.00	0.00
CENTRAL MEDICAL EQUIPMENT		57.95	NA	NA	0.00	0.00
CREDIT MANAGEMENT		2,283.00	NA	NA	0.00	0.00
FINANCIAL RECOVERY SERVICES	Uns	200.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 19,299.19	\$ 5,299.34	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 19,299.19	\$ 5,299.34	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 155.85	\$ 155.85	\$ 0.00
TOTAL PRIORITY:	\$ 155.85	\$ 155.85	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 74,805.05	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 13,289.25	
Disbursements to Creditors	\$ 5,455.19	
TOTAL DISBURSEMENTS:		\$ 18,744.44

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/11/2017

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.